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**KNOWLEDGE AND USE OF THE QUEENSLAND GOVERNMENT SENIORS CARD,
QUEENSLAND, OCTOBER 1995**

MAIN FEATURES

ELIGIBLE POPULATION

- Queensland residents aged 70 years or older are automatically eligible to obtain a Queensland Government Seniors Card. Persons aged 60 to 69 years who are in receipt of a pension or payment from the Department of Social Security or the Department of Veterans' Affairs or who hold a Commonwealth Seniors Health Card are also eligible.

The survey estimated that 373 100 Queensland residents were eligible for the Seniors Card. Of the 373 100, an estimated 156 800 persons were in the 60 to 69 years age group whereas 216 300 were aged 70 years or older.

SENIORS CARD HOLDERS

- An estimated 276 000 persons aged 60 years and over reported having a current Queensland Government Seniors Card in October 1995. This figure represents 61.2% of the total population in this age group and 74.0% of the eligible population.

Approximately 68% of all females and 53% of all males aged 60 years and over reported having a Queensland Government Seniors Card.

Approximately 45% of persons in the 60 to 69 years age group reported having a Seniors Card compared to 78% in the 70 years and over age group.

In the Brisbane and Moreton Statistical Divisions, 62.6% and 64.6%, respectively, of persons aged 60 years and over, reported having a Seniors Card compared with 57.3% in the Balance of Queensland.

**USE OF CONCESSION/
DISCOUNT CARDS**

- In the 12 months to October 1995, an estimated 104 800 (38.0%) of the 276 000 Seniors Card holders reported using the card to obtain Government concessions or business discounts.

By comparison, 297 400 (87.6%) of the estimated holders of Commonwealth Pensioner/Veterans' Affairs Cards used these cards for similar purposes.

PROMOTION

- The most popular means of initially learning about the Seniors Card was through family/friends or neighbours.

The printed media was the next most frequently reported source, particularly for those in the 70 years and over age group.

INQUIRIES

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1 PERSONS AGED 60 YEARS AND OVER: SELECTED CHARACTERISTICS BY CARD HOLDERS AND NON-CARD HOLDERS OF QUEENSLAND GOVERNMENT SENIORS CARD, OCTOBER 1995

| Selected characteristics | Cardholders | | Non-cardholders ¹ | | Total '000 |
|--|--------------|-------------|------------------------------|-------------|---------------|
| | '000 | % | '000 | % | |
| Sex | | | | | |
| Male | 113.8 | 53.3 | 99.9 | 46.7 | 213.7 |
| Female | 162.2 | 68.4 | 75.0 | 31.6 | 237.2 |
| Age group (years) | | | | | |
| 60 to 69 | 106.4 | 45.4 | 128.1 | 54.6 | 234.5 |
| 70 and over | 169.6 | 78.4 | 46.7 | 21.6 | 216.3 |
| Marital status | | | | | |
| Married/de facto | 177.9 | 60.0 | 118.4 | 40.0 | 296.3 |
| Separated/divorced | 15.7 | 56.9 | 11.9 | 43.1 | 27.6 |
| Widowed | 74.2 | 68.0 | 34.9 | 32.0 | 109.1 |
| Never married | 8.2 | 45.9 | 9.7 | 54.1 | 17.8 |
| Country of birth | | | | | |
| Australia | 213.2 | 62.0 | 130.9 | 38.0 | 344.2 |
| New Zealand and other Oceania | 7.1 | 59.6 | 4.8 | 40.4 | 11.8 |
| United Kingdom and Ireland | 34.6 | 66.1 | 17.8 | 33.9 | 52.4 |
| Other Europe | 12.4 | 41.5 | 17.4 | 58.5 | 29.8 |
| Asia | 6.2 | 73.4 | *2.3 | *26.6 | 8.5 |
| Other | *2.5 | *60.3 | *1.7 | *39.7 | 4.2 |
| Statistical region | | | | | |
| <i>Brisbane</i> | 124.8 | 62.6 | 74.6 | 37.4 | 199.4 |
| Inner suburbs of Brisbane City | 42.2 | 62.4 | 25.4 | 37.6 | 67.6 |
| Outer suburbs of Brisbane City | 37.9 | 60.1 | 25.1 | 39.9 | 63.0 |
| South and East balance of BSD | 12.7 | 58.8 | 8.9 | 41.2 | 21.5 |
| North and West balance of BSD | 32.2 | 67.9 | 15.2 | 32.1 | 47.4 |
| <i>Moreton</i> | 63.0 | 64.6 | 34.5 | 35.4 | 97.5 |
| South and East Moreton | 37.4 | 62.4 | 22.6 | 37.6 | 60.0 |
| North and West Moreton | 25.6 | 68.3 | 11.9 | 31.7 | 37.5 |
| <i>Balance of Queensland</i> | 88.2 | 57.3 | 65.8 | 42.7 | 153.9 |
| Wide Bay-Burnett, Darling Downs and South-West | 42.8 | 58.9 | 29.9 | 41.1 | 72.7 |
| Mackay, Fitzroy and Central-West | 22.8 | 59.6 | 15.4 | 40.4 | 38.2 |
| Far North, Northern and North-West | 22.6 | 52.5 | 20.4 | 47.5 | 43.0 |
| Household type | | | | | |
| Person living alone | 75.9 | 66.8 | 37.7 | 33.2 | 113.6 |
| Married couple only | 154.2 | 63.8 | 87.3 | 36.2 | 241.6 |
| Married couple with unmarried children | 14.2 | 41.6 | 20.0 | 58.4 | 34.2 |
| Single parent with unmarried children | 5.9 | 45.2 | 7.2 | 54.8 | 13.1 |
| Other | 25.8 | 53.3 | 22.6 | 46.7 | 48.4 |
| Total | 276.0 | 61.2 | 174.8 | 38.8 | 450.9 |

¹ Including persons who had applied for a Queensland Government Seniors Card but had not received it.

2 ELIGIBLE PERSONS AGED 60 YEARS AND OVER WHO DO NOT HAVE A QUEENSLAND GOVERNMENT SENIORS CARD: REASONS FOR NOT OBTAINING A CARD BY AGE, OCTOBER 1995

| Reasons for not obtaining a card ¹ | 60 to 69 years | 70 years or more | Total |
|--|----------------|------------------|-------|
| | '000 | '000 | '000 |
| Use other concession/discount card(s) | 10.4 | 14.5 | 25.0 |
| Insufficient or no information about it | 12.8 | 13.2 | 26.0 |
| Too inconvenient to use | **0.7 | *1.0 | *1.7 |
| Infrequently use the relevant services | *1.4 | *2.7 | 4.1 |
| Intended to obtain card/have not got round to it | 9.2 | 3.4 | 12.6 |
| Unaware of entitlements | 14.9 | 11.2 | 26.0 |
| Discounts obtained without it | *1.9 | **0.3 | *2.2 |
| Other | 5.5 | *2.7 | 8.2 |

¹ Respondents were able to list more than one reason for not obtaining a card.

3 CURRENT QUEENSLAND GOVERNMENT SENIORS CARD HOLDERS: METHOD OF INITIALLY LEARNING ABOUT THE CARD BY SEX AND AGE, OCTOBER 1995

| Method of initially learning about the card ¹ | 60 to 69 years | 70 years or more | Total |
|--|----------------|------------------|-------|
| | '000 | '000 | '000 |
| MALES | | | |
| Family/friends/neighbours/relatives | 13.2 | 18.6 | 31.8 |
| Australia Post Offices/Agencies | *2.7 | *3.2 | 5.9 |
| Banks | 3.4 | *3.1 | 6.5 |
| Department of Social Security | 7.9 | 4.8 | 12.6 |
| Other Government Departments and Authorities | *3.2 | *1.0 | 4.3 |
| Media - print | 4.7 | 20.3 | 25.0 |
| Media - radio | **0.9 | 5.6 | 6.6 |
| Media - other | *1.7 | 4.8 | 6.5 |
| Social/sporting clubs | **0.7 | *1.5 | *2.2 |
| Other | *1.4 | *1.5 | *2.9 |
| Cannot recall ² | 4.3 | 20.0 | 24.3 |
| FEMALES | | | |
| Family/friends/neighbours/relatives | 21.1 | 28.2 | 49.3 |
| Australia Post Offices/Agencies | *2.8 | *1.4 | 4.2 |
| Banks | 7.3 | 6.8 | 14.1 |
| Department of Social Security | 7.8 | 4.4 | 12.2 |
| Other Government Departments and Authorities | *2.3 | *1.7 | 4.0 |
| Media - print | 12.5 | 17.7 | 30.2 |
| Media - radio | *2.1 | 5.6 | 7.7 |
| Media - other | 4.0 | 4.3 | 8.3 |
| Social/sporting clubs | *1.9 | *3.3 | 5.2 |
| Other | *2.1 | *1.7 | 3.8 |
| Cannot recall ² | 10.4 | 30.2 | 40.6 |
| PERSONS | | | |
| Family/friends/neighbours/relatives | 34.3 | 46.8 | 81.1 |
| Australia Post Offices/Agencies | 5.5 | 4.6 | 10.1 |
| Banks | 10.6 | 10.0 | 20.6 |
| Department of Social Security | 15.7 | 9.2 | 24.9 |
| Other Government Departments and Authorities | 5.6 | *2.7 | 8.3 |
| Media - print | 17.2 | 38.0 | 55.1 |
| Media - radio | *3.1 | 11.2 | 14.3 |
| Media - other | 5.7 | 9.1 | 14.8 |
| Social/sporting clubs | *2.6 | 4.8 | 7.4 |
| Other | 3.5 | *3.2 | 6.7 |
| Cannot recall ² | 14.7 | 50.2 | 64.9 |

¹ Respondents were able to list more than one method of initially learning about the Queensland Government Seniors Card.

² Including the response 'sent in mail'.

4 PERSONS WHO REPORTED USING CONCESSION/DISCOUNT CARDS¹: CARD USED TO OBTAIN GOVERNMENT CONCESSIONS OR BUSINESS DISCOUNTS, 12 MONTHS ENDING OCTOBER 1995

| Concessions/discounts ² | Queensland Government Seniors Card | Commonwealth Pensioner card | Other cards |
|---|---------------------------------------|--------------------------------|-------------|
| | '000 | '000 | '000 |
| Total use of cards | 104.8 | 297.4 | 31.5 |
| Ambulance | 12.0 | 154.7 | - |
| Electricity | 23.9 | 198.3 | - |
| Food and beverages | 16.1 | 6.3 | 20.5 |
| Household goods and services | 11.0 | 4.2 | **0.3 |
| Motor vehicle registration | 22.7 | 148.0 | - |
| Rates | 6.0 | 177.7 | - |
| Telephone | 3.8 | 215.6 | - |
| Miscellaneous goods and services | 11.0 | 31.3 | **0.8 |
| Dental treatment | *1.8 | 58.6 | - |
| Medical practitioners | *3.1 | 199.9 | - |
| Optometrical treatment | *3.1 | 96.4 | - |
| Pharmaceuticals | 7.3 | 242.4 | 7.7 |
| Other medical | *1.7 | 38.1 | **0.2 |
| Local bus transport | 25.9 | 77.0 | **0.5 |
| Local rail transport | 14.3 | 45.3 | *1.5 |
| Long distance bus travel | 4.0 | 17.5 | - |
| Long distance rail travel (within Queensland) | 5.4 | 33.3 | **0.5 |
| Business services (including banks) | 6.6 | 8.3 | - |
| Cinemas | 17.5 | 37.9 | *1.3 |
| Personal services | 8.9 | 56.8 | **0.9 |
| Recreation and leisure | 5.4 | 9.4 | - |
| Sporting clubs/goods | *1.7 | 8.8 | - |
| Other | 4.4 | 4.7 | *1.2 |

¹ Discount/concession cards include all National and State Seniors Cards, Commonwealth Government pensioner card, Repatriation/Veterans' Affairs Card, Sizzlers, BAFS Chemists, Nurses Union, etc., cards.

² Respondents were able to list more than one card for each concession/discount and more than one concession/discount for each card.

5 CURRENT QUEENSLAND GOVERNMENT SENIORS CARD HOLDERS: METHOD OF OBTAINING INFORMATION ABOUT BUSINESS DISCOUNTS BY AGE, OCTOBER 1995

| Method of obtaining information ¹ | 60 to 69 years | 70 years or more | Total |
|--|----------------|------------------|-------|
| | '000 | '000 | '000 |
| Seniors Card directory | 70.5 | 81.2 | 151.8 |
| Other government publications/brochures | *2.5 | 4.0 | 6.5 |
| Business publications/catalogues/advertising | *2.8 | 6.5 | 9.3 |
| Family/friends/neighbours/relatives | 4.4 | 5.0 | 9.4 |
| Asked/told at time of purchase | 8.0 | 9.7 | 17.6 |
| Displayed/provided in shops | 5.9 | 8.1 | 14.0 |
| Other | *1.5 | *1.8 | *3.3 |
| Don't know | 22.2 | 65.6 | 87.8 |

¹ Respondents were able to list more than one method of obtaining information.

6 CURRENT QUEENSLAND GOVERNMENT SENIORS CARD HOLDERS: REASONS FOR NOT USING THE CARD TO OBTAIN GOVERNMENT CONCESSIONS BY AGE, OCTOBER 1995.

| <i>Reasons for not using the card¹</i> | 60 to 69 years '000 | 70 years or more '000 | Total '000 |
|---|------------------------|--------------------------|---------------|
| Commonwealth pension card preferred by service provider | 21.5 | 30.4 | 51.9 |
| Tends to use Commonwealth pension card | 46.2 | 69.7 | 115.9 |
| Covered by private health insurance | 6.7 | 11.5 | 18.2 |
| Forgets to use Seniors Card | 20.0 | 22.7 | 42.7 |
| Lack of sufficient knowledge about concessions | 18.7 | 26.4 | 45.1 |
| Never/seldom go out | 6.6 | 23.9 | 30.5 |
| No requirement for concessions | 14.6 | 30.4 | 45.0 |
| Unsure how to use Seniors Card | 9.5 | 16.3 | 25.9 |
| Other | 5.0 | 8.0 | 13.0 |

¹ Respondents were able to list more than one reason for not using the Queensland Government Seniors Card.

7 CURRENT QUEENSLAND GOVERNMENT SENIORS CARD HOLDERS: REASONS FOR NOT USING THE CARD TO OBTAIN CONCESSIONS IN BUSINESSES BY AGE, OCTOBER 1995.

| <i>Reasons for not using the card¹</i> | 60 to 69 years '000 | 70 years or more '000 | Total '000 |
|---|------------------------|--------------------------|---------------|
| Commonwealth pension card preferred by service provider | 7.7 | 10.4 | 18.1 |
| Tends to use Commonwealth pension card | 27.3 | 42.8 | 70.1 |
| Discounts already available/shop around | 8.3 | 7.7 | 16.0 |
| Discounts available only at certain times | 6.6 | 6.0 | 12.7 |
| Don't sell things they want to buy | 9.4 | 10.5 | 19.8 |
| Forgets to use Seniors Card | 21.0 | 26.1 | 47.2 |
| Lack of sufficient knowledge about concessions | 24.1 | 34.1 | 58.2 |
| No need/can't afford to buy | 21.0 | 39.2 | 60.1 |
| Not available locally | 17.9 | 16.4 | 34.2 |
| Never/seldom go out | 6.4 | 25.8 | 32.2 |
| Other cards used | *2.9 | 5.1 | 7.9 |
| Unsure how to use Seniors Card | 9.4 | 16.0 | 25.4 |
| Other | 5.5 | 8.7 | 14.2 |

¹ Respondents were able to list more than one reason for not using the Queensland Government Seniors Card.

EXPLANATORY NOTES

INTRODUCTION

1 This publication summarises the results of a survey concerning the knowledge and use of the Queensland Government Seniors Card. The survey was conducted throughout Queensland in October 1995 as a supplement to the ABS Monthly Population Survey (MPS). The survey was conducted at the request of the Department of Families, Youth and Community Care (Seniors Card Office).

2 The aim of this survey was to provide information reported by both holders and non-holders of the Queensland Government Seniors Card. The data obtained from the survey will be used to assess the use of the card and to assist with information strategies for eligible persons who are unaware of the card and/or the benefits it provides.

3 Information was collected on holders and non-holders of the Queensland Government Seniors Card, reasons for not obtaining a card, how respondents found out about the card, use of concession/discount cards in obtaining government concessions or business discounts in selected categories, reasons for not using the card, how respondents knew which businesses offered discounts to card holders and what other concessions/discounts respondents would like to obtain using the card.

MONTHLY POPULATION SURVEY (MPS)

4 The MPS is based on a multi-staged area sample of private dwellings and non-private dwellings (hotels, motels, caravan parks, etc.). Information is obtained from the occupants of selected dwellings by carefully chosen and specially trained interviewers. Currently, the occupants of approximately one dwelling in every 195 dwellings are interviewed.

5 For a detailed outline of the MPS design, scope and coverage, readers should obtain a copy of any recent edition of the ABS publication *The Labour Force, Australia* (6203.0).

SUPPLEMENTARY SURVEY

Survey design

6 This supplementary survey was conducted using seven-eighths of the full sample of *private* dwellings (including caravan parks) in Queensland that were included in the MPS, with the exception of private dwellings containing only visitors.

7 Information was collected by personal interview from a sample of all persons aged 60 years or over who were usual residents of private dwellings in Queensland. Information was obtained from 1 841 persons.

Scope

8 For the supplementary survey, usual residents of private dwellings and usual residents of caravans in the private dwelling sample were in scope. All visitors and persons living in non-private dwellings such as hospitals, motels and jails (included in the MPS) were excluded from this survey

COMPARISON WITH OTHER STATISTICS

9 It should be emphasised that the statistics in this publication are derived as the result of responses to a sample survey and may differ from official statistics from other sources.

DEFINITION

10 Eligible Population. All Queensland residents aged 70 years and over, plus all Queensland residents aged 60 to 69 years who are in receipt of a pension or payment from the Department of Social Security or the Department of Veterans' Affairs or who hold a Commonwealth Seniors Health Card, are eligible for the Queensland Government Seniors Card.

ABS PUBLICATIONS

11 Current publications produced by the ABS are contained in the *Catalogue of Publications and Products* (1101.0). The ABS also issues the *Release Advice* (1105.0) on Tuesdays and Fridays which lists publications to be released in the next few days. Both the Catalogue and the *Release Advice* are available from any ABS office.

SYMBOLS AND OTHER USAGES

- nil or rounded to zero (including null cells)
- * estimate is subject to a relative standard error of between 25% and 50% and should be treated with caution
- ** estimate is subject to sampling variability too high for most practical purposes (more than 50%); refer to Technical Notes for further details

12 Where figures have been rounded, discrepancies may occur between totals and sums of component items.

TECHNICAL NOTES

ESTIMATION PROCEDURE

1 The figures contained in this publication are estimates based on a sample of 1 841 persons.

2 Estimates are consistent with the monthly population survey for which a complex ratio estimation procedure is used, ensuring that the survey estimates conform to an independently estimated distribution of the population by age and sex, rather than to the age and sex distribution within the sample itself.

DATA QUALITY

3 The estimates derived from any sample survey, are subject to two types of error:

(i) *Sampling errors.* These are any inaccuracies in the estimates that occur because a sample was used rather than a complete count of the population.

(ii) *Non-sampling errors.* Inaccuracies may also occur because of imperfections in reporting by respondents and mistakes in recording by interviewers, as well as any errors made in coding and processing the data. These mistakes, which can occur in any enumeration whether it be a census or a sample, are called non-sampling errors. Every effort is made to reduce the non-sampling error to a minimum by careful design of the questionnaire, intensive training and supervision of interviewers and carefully controlled operating procedures.

ESTIMATES OF SAMPLING ERROR

Standard Error of Estimates **4** One measure of the variability of estimates which occurs as a result of surveying only a sample of the population is the *standard error*.

5 There are about two chances in three that a sample estimate will differ by less than one standard error from the figure that would have been obtained if all persons had been included in the survey and about 19 chances in 20 that the difference will be less than two standard errors.

6 The standard errors for the estimates of persons contained in this publication are shown in the table below. The technique of linear interpolation can be used to calculate the approximate standard error of estimates falling between the sizes of estimates listed in the table.

Relative Standard Error **7** When a standard error is expressed as a percentage of the estimate to which it refers, it is known as the *relative standard error*. This is a useful measure in that it provides an immediate indication of the percentage errors that are likely to have occurred due to sampling. As can be seen from the table below, the smaller the estimate, the higher the relative standard error.

8 In this publication, only estimates with relative standard errors of 25% or less are considered sufficiently reliable for most purposes. Estimates with relative standard errors greater than 25% but less than or equal to 50% are preceded by an asterisk to indicate that they should be used with caution. Estimates which involve relative standard errors of more than 50% are considered too volatile to be of reasonable use, and their presence is indicated by a double asterisk.

9 A more detailed explanation of standard errors can be found in the Technical Notes of *The Labour Force, Australia* (6203.0).

KNOWLEDGE AND USE OF QUEENSLAND GOVERNMENT SENIORS CARD, OCTOBER 1995: STANDARD ERRORS

| <i>Size of estimate No.</i> | <i>Standard error No.</i> | <i>Relative standard error %</i> |
|---------------------------------|-------------------------------|--|
| 700 | 410 | 59.0 |
| 1 000 | 490 | 48.8 |
| 1 500 | 590 | 39.1 |
| 2 000 | 670 | 33.3 |
| 2 500 | 750 | 29.4 |
| 3 000 | 800 | 26.4 |
| 3 500 | 850 | 24.1 |
| 5 000 | 1 000 | 19.5 |
| 10 000 | 1 300 | 12.8 |
| 20 000 | 1 650 | 8.2 |
| 50 000 | 2 200 | 4.4 |
| 100 000 | 2 700 | 2.7 |
| 200 000 | 3 250 | 1.6 |
| 500 000 | 4 050 | 0.8 |
| 1 000 000 | 4 700 | 0.5 |



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